

**Information to identify the case:**

Debtor 1	Margarita Aurea Perez-Silvestry			Social Security number or ITIN xxx-xx-4065
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: 17-17363-MBK				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Margarita Aurea Perez-Silvestry

12/6/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Margarita Aurea Perez-Silvestry  
Debtor

Case No. 17-17363-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Margarita Aurea Perez-Silvestry, 742 Pine Drive, Brick, NJ 08723-4243  
sp +Edward Hanratty, Tomes & Hanratty, PC, 1 West Main St., 3rd Floor,  
Freehold, NJ 07728-2209  
516762147 +Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489  
516956626 +Freedom Mortgage Corporation, ATTN: Bankruptcy Department, 10500 Kincaid Drive,  
Fishers, IN 46037-9764  
516762151 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,  
Mount Laurel, NJ 08054-7269  
516762153 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0187)  
516762152 Santander Bank N.a., Po Box 841002-ma1-mb3-01, Boston, MA 02884  
516785898 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
516780582 Wells Fargo Bank, N.A. Wells Fargo Personal Lines, PO Box 10438, MAC F8235-02F,  
Des Moines IA 50306-0438  
516762156 +Zwicker & Associates, 1105 Laurel Oak Road, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:54 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516909784 EDI: BECKLEE.COM Dec 07 2019 05:48:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516762140 +EDI: AMEREXP.R.COM Dec 07 2019 05:48:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
516922098 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 07 2019 01:33:29  
CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
516762141 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
516886710 EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516949048 EDI: BL-BECKET.COM Dec 07 2019 05:48:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
516762142 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Dec 07 2019 01:33:58 Cardworks/CW Nexus,  
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
516762143 +EDI: CHASE.COM Dec 07 2019 05:48:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
Wilmington, DE 19850-5298  
516762144 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 07 2019 01:33:33 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
516770868 EDI: DISCOVER.COM Dec 07 2019 05:48:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
516762145 +EDI: DISCOVER.COM Dec 07 2019 05:48:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
516762146 +E-mail/Text: fggbanko@fgny.com Dec 07 2019 01:28:02 Foster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
516774815 EDI: IRS.COM Dec 07 2019 05:48:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
516762149 +E-mail/Text: bncnotices@becket-lee.com Dec 07 2019 01:28:16 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
516762150 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 07 2019 01:50:03 LVNV Funding,  
Po Box 10497, Greenville, SC 29603-0497  
517046947 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 07 2019 01:34:53  
LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675,  
Greenville, SC 29603-0675  
516922148 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 07 2019 01:50:03  
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516762154 EDI: TFSR.COM Dec 07 2019 05:48:00 Toyota Motor Credit Co, Po Box 8026,  
Cedar Rapids, IA 52408  
516762155 +EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435,  
Albuquerque, NM 87199-4435

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: Dec 06, 2019  
Form ID: 3180W Total Noticed: 31

cr\* +Freedom Mortgage Corporation, Attention: Bankruptcy Department, 10500 Kincaid Drive,  
Fishers, IN 46037-9764  
516762148\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
P.O. Box 724, Springfield, NJ 07081)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Edward Hanratty on behalf of Debtor Margarita Aurea Perez-Silvestry  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Least Trust kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Melissa N. Licker on behalf of Creditor Freedom Mortgage Corporation  
NJ\_ECF\_Notices@mccalla.com  
Robert P. Saltzman on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Margarita Aurea Perez-Silvestry bkwaliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 7